

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JEFFREY PAUL MOORE
KELLIE ELIZABETH MOORE
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-24484

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/19/2019 and confirmed on 12/19/19 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		52,427.26
Less Refunds to Debtor	551.55	
TOTAL AMOUNT OF PLAN FUND		51,875.71

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	8,000.00	
Trustee Fee	2,865.38	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,865.38

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORPORATION Acct: 5660	10,736.44	10,736.44	0.00	10,736.44
	FREEDOM MORTGAGE CORPORATION Acct: 5660	0.00	0.00	0.00	0.00
	STERLING JEWELERS INC DBA KAY JEWELERS Acct: 4191	529.17	529.17	0.00	529.17
	ALLY FINANCIAL(*) Acct: 0621	0.00	0.00	0.00	0.00
	JEFFERSON CAPITAL SYSTEMS LLC* Acct: 8560	19,000.91	19,000.91	1,420.60	20,421.51
					31,687.12

Priority					
	DAVID A RICE ESQ Acct:	0.00	0.00	0.00	0.00
	JEFFREY PAUL MOORE Acct:	0.00	0.00	0.00	0.00
	JEFFREY PAUL MOORE Acct:	551.55	551.55	0.00	0.00
	RICE AND ASSOCIATES Acct:	3,000.00	3,000.00	0.00	0.00
	RICE AND ASSOCIATES Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX2/21	5,000.00	5,000.00	0.00	0.00
	BURGETTSTOWN BOROUGH (EIT) Acct: 8881	1,600.00	1,600.00	0.00	1,600.00
	RONDA J WINNECOUR PA ID #30399** Acct: \$/OE	569.34	569.34	0.00	569.34
					2,169.34

Unsecured					
	CAPITAL ONE** Acct: 7319	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERICAN EXPRESS Acct: 3918	450.00	450.00	0.00	450.00
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00

19-24484

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6IQI				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0004				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0005				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0011				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0002				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0004				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0013				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0010				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0001				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0003				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0007				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0009				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0005				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0008				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0006				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0014				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0003				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0012				
	PHOENIX FINANCIAL SERVICE	0.00	0.00	0.00	0.00
	Acct: 8384				
	QUEST DIAGNOSTIC VENTURE LLC	0.00	0.00	0.00	0.00
	Acct: 0999				
	US DEPARTMENT OF EDUCATION**	0.00	0.00	0.00	0.00
	Acct: 3466				
	US DEPARTMENT OF EDUCATION**	0.00	0.00	0.00	0.00
	Acct: 3463				
	UPMC HEALTH SERVICES	0.00	0.00	0.00	0.00
	Acct: 9162				
	WELLS FARGO	0.00	0.00	0.00	0.00
	Acct: 8277				
	WEST VIRGINIA UNIVERSITY HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 9627				
	SPRINT CORP**	4,568.68	4,568.68	0.00	4,568.68
	Acct: 5474				
	WEST PENN POWER*	1,670.06	1,670.06	0.00	1,670.06
	Acct: 2942				
	AMERICAN WATER(*)	465.13	465.13	0.00	465.13
	Acct: 7263				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00

19-24484

Page 3 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
---------------	---------------	--------------	-----------	----------	------------

Unsecured

Acct:

7,153.87

TOTAL PAID TO CREDITORS

41,010.33

TOTAL CLAIMED

PRIORITY 2,169.34

SECURED 30,266.52

UNSECURED 7,153.87

Date: 02/23/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

IN RE:

JEFFREY PAUL MOORE
KELLIE ELIZABETH MOORE
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-24484

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jeffrey Paul Moore
Kellie Elizabeth Moore
Debtors

Case No. 19-24484-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 24, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey Paul Moore, Kellie Elizabeth Moore, 333 Pilch Road, Troutman, NC 28166-8782
r	+ Dragoljub Cvetkovich, 54 Main Street Extension, Burgettstown, PA 15021-1226
15159359	+ Burgettstown /Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15159360	+ BurgettstownBorough Tax Collector, P.O. Box 404, Burgettstown, PA 15021-0404
15176697	Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15159363	+ Collection Service / Weirton Medical Ctr, Attn: Bankruptcy, Po Box 2060, Fairmont, WV 26555-2060
15159364	#+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15159366	+ Phoenix Financial Serv / Greenbriar ER, Attn: Bankruptcy, Po Box 361450, Indianapolis, IN 46236-1450
15159367	+ Quest Diagnostic, P.O. Box 740717, Cincinnati, OH 45274-0717

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 25 2023 00:18:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15159357	+ Email/Text: ally@ebn.phinsolutions.com	Feb 25 2023 00:17:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15181456	Email/Text: ally@ebn.phinsolutions.com	Feb 25 2023 00:17:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
15210923	+ Email/Text: csc.bankruptcy@amwater.com	Feb 25 2023 00:19:00	American Water, PO Box 578, Alton, IL 62002-0578
15159358	+ Email/Text: rm-bknotices@bridgecrest.com	Feb 25 2023 00:19:00	Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
15159362	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2023 00:20:17	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15159361	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2023 00:20:30	Capital One, Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
15166360	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2023 00:20:29	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15187558	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 25 2023 00:18:00	FREEDOM MORTGAGE CORPORATION, Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15159365	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 25 2023 00:18:00	Freedom Mortgage Corporation, Attn: Bankruptcy,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Feb 24, 2023

Form ID: pdf900

Total Noticed: 29

			907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
15256516	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 25 2023 00:19:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
15161065	Email/PDF: ais.sprint.ebn@aisinfo.com	Feb 25 2023 00:20:24	Sprint, P.O. Box 4191, Carol Stream, IL 60197
15175368	Email/PDF: ais.sprint.ebn@aisinfo.com	Feb 25 2023 00:20:12	Sprint Corp., Attn: Bankruptcy, P.O. Box 7949, Overland Park, KS 66207-0949
15189648	^ MEBN	Feb 25 2023 00:10:23	Sterling Jewelers Inc dba Kay Jewelers, PO Box 1799, Akron, OH 44309-1799
15159368	^ MEBN	Feb 25 2023 00:10:23	Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
15159369	+ Email/Text: ECMCBKNotices@ecmc.org	Feb 25 2023 00:18:00	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
15159370	^ MEBN	Feb 25 2023 00:11:22	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15159372	+ Email/Text: hbbankruptcynotices@wvumedicine.org	Feb 25 2023 00:17:00	WVU Hospital, P.O. Box 1127, Morgantown, WV 26507-1127
15159371	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 25 2023 00:20:26	Wells Fargo Jewelry Advantage / Kays, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
15184767	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 25 2023 00:18:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Feb 24, 2023

Form ID: pdf900

Total Noticed: 29

on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com

David A. Rice

on behalf of Joint Debtor Kellie Elizabeth Moore ricelaw1@verizon.net lowdenscott@gmail.com

David A. Rice

on behalf of Debtor Jeffrey Paul Moore ricelaw1@verizon.net lowdenscott@gmail.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Scott R. Lowden

on behalf of Debtor Jeffrey Paul Moore niclowlgl@comcast.net

Scott R. Lowden

on behalf of Joint Debtor Kellie Elizabeth Moore niclowlgl@comcast.net

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 9